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*What Clients and Colleagues  
Are Saying About Marcia Tal*

## “ Produces Insights That Drive Revenue

*Marcia knows how to **make music out of raw data** —she methodically sets up ways to access the data, analyze it, and then produces results and insights that help drive revenue and lower risk. A terrific asset for any business manager!”*

—**Ajay Banga, President and Chief Executive Officer, MasterCard Worldwide**

## “ Brought Valuable Capabilities to Our Franchise

*Marcia and I have worked together over several decades at Citigroup when she held leadership roles in decision sciences and risk management. During that period, she and her team worked across a complex array of businesses, geographies and products. **She and her team consistently enhanced business performance through information, analytics, and insights that brought new and valuable capabilities to the franchise.** Marcia is extremely talented in her field, and without equivocation I would strongly endorse Tal Solutions.”*

—**Steve Freiberg, Senior Advisor BCG, Board Member MasterCard  
Formerly Co-Chair and CEO Citigroup Global Consumer Group  
Formerly CEO Etrade Financial**

## “ Brings Actionable Insights, Delivers Real Gems

*I have worked closely with Marcia —while at Citi and beyond. **She truly brings data to life with extremely powerful and, maybe more importantly, actionable insights.** The business saw great benefits in the United States. She then took on the challenge of replicating and broadening the model in overseas markets. While many were skeptical, Marcia’s perseverance paid rich dividends – across products and across geographies. Marcia comes at data with an extremely astute and fine tuned commercial sense and is available to deliver real gems. As the volume and quality of data improved in the emerging markets, we were able to ride ahead of the curve because of the work— people, systems, processes and policies that Marcia had put into place.”*

—**Ashok Vaswani, CEO, Personal and Corporate Banking at Barclays**

## “ Ahead-of-Her-Time Leader in Customer-Focus

*As Head of Decision Management for Citibank Asia Pacific I reported to Marcia when she was Global Head of Decision Management for Citi. I found Marcia an immense source of knowledge and inspiration. She was always pushing the team to look for new and better ways to use data to help the company achieve its business goals. In my time reporting to Marcia, we successfully expanded data analytics from its legacy roots in credit cards to add value across retail banking, mortgages and even into transaction services.*

*At the forefront of Marcia's leadership was her focus on the customer, and **a deep understanding of how the company made money**. Using data to better understand the former, led to more options to grow the latter.*

*However, understanding how to use data is not only where Marcia excels. Marcia is also a real people person. She can connect with the most junior analyst through the most senior executive. Her business skills in using data, plus her coaching and mentoring skills, were critical to the success of my tenure with Decision Management at Citi.”*

**—Michael Hendricks, Senior marketing executive and analytical marketing expert – Australia**

## “ Makes Connections to Drive Business Outcomes

*Marcia is a visionary industry leader with deep expertise in data and analytics. She understands how to **make connections between data insights and business execution**, driving decisions and impact from the analysis. Organizations working with Tal Solutions will greatly benefit from the experience.”*

**—Gina Papush, Managing Director, Decision Management, Citigroup**

## “ Leads Organizations to Smarter Decisions

*Marcia uses data to **lead organizations to smarter business decisions**, particularly when it comes to their customers, knowing who they really are and what they most need and value.”*

**—Michelle Peluso, Chief Executive Officer, Gilt**

## “ Commercializes Data for Business Opportunities

*Marcia brought her unique perspective on data and business to Strata, helping **bridge the gap between data and commerce**. Her experience creating new ways of harnessing information, and then getting large cultures to adopt those, are invaluable for anyone hoping to channel the torrent of data modern enterprises create.”*

—**Alistair Croll, Founder, Solve For Interesting, Co-author, Lean Analytics.**

## “ Leverages Data as Competitive Advantage

*Marcia pioneered the concept of Decision Management at Citi many years back. She brought passion and energy that helped the enterprise focus on leveraging data assets as a competitive advantage. She was extremely hands-on and technical; at the same time, she was able to tie in the relevance of data for the betterment of business. **The capabilities she championed have since become an integral part of the decision-making process, not only at Citi, but across banking and other industries.**”*

—**Anunay Gupta, PhD., Co-Founder, Marketelligent**

## “ Combines Unique Insight with Decision Science

*When we founded Black Oak Partners, Marcia Tal was the industry expert at the very top of our Dream Team. Those of us who work with Marcia have a full appreciation for her ability to combine unique data insights with solid decision science. When the term “Big Data” was coined, Marcia was **at the forefront of understanding the value that others were just beginning to recognize**. As the founder of Decision Management, Marcia created a disciplined and structured approach to extracting and using the timely and relevant data to create profits from previously unidentified customer insights. Marcia understood how to leverage Big Data before it became the current trend in data analytics.”*

—**Rick McGraw, Chief Executive Officer, Black Oak Partners**

## “ Finds the Hidden Value in Your Data

*I worked with Marcia for eight years in the Citi Cards business. As her HR partner for many years, I was impressed with her ability to continuously help grow our overall business through Decision Management. Marcia and her team were excellent at **rapidly testing, learning and unearthing new value propositions from data and then building sustainable processes, organizations, infrastructure and the right culture to execute those ideas.***

*Marshall McLuhan once said, ‘Most of our assumptions have outlived their usefulness.’ As top companies question and address their basic underlying assumptions of their businesses in an ever changing competitive and economic landscape, Marcia has proven that she has the experience and foresight to find and leverage the hidden value in your data.”*

—**Greg Burns, President, G Burns and Associates, LLC**

## “ Creatively Translates Data into Business Strategy

*Marcia Tal has helped many organizations redefine their strategy through uncovering key messages hidden in their data. She has a unique ability to understand what the data means, and then **tell a story that can translate into increased revenue** for corporations and predict future trends. Her deep knowledge and experience in understanding global challenges is a key to Marcia’s success in her work with C-Level Executives. The depth of analytical knowledge, understanding of how business operates and utilizes its data, and Marcia’s creativity to simply translate it into a data strategy— all are really invaluable.”*

—**Kim Owczarzak**

## “ A True Pioneer in Information Analytics

*I worked with Marcia Tal for several years when she led the decision support function in Citi. While it seems that everyone has now discovered Big Data, Marcia understood its huge potential and value to business and all institutions of society way before the term was coined. She is a true pioneer in information analytics. Most important, she understand that the real value of big data lies in what are now calling data sciences. That is to say, the insights and stories we are able to extract from the data **by knowing how to ask the right questions and how to frame the question in a way that they can be answered by applying the appropriate analytical methods.** In addition, Marcia has long understood the importance of looking at the linkages between different data sets, since that is often where the most important answers and risks lie. I am confident that her skill and experience will be invaluable to any organization.”*

—**Irving Wladawsky-Berger, VP Emeritus, IBM; Strategic Advisor, Citigroup; Visiting Faculty, MIT**

## “ Uses Data Insight to Exceed Objectives

*Marcia is that rare executive that combines **a deep understanding of Big Data technology and analytics methodology, with a sharp business sense** of how insight can be used and operationalized by organizations to achieve and exceed their performance objectives.”*

—Aviad Abiri, VP, Enterprise Portfolio, NICE Systems, Inc.

## “ Expertise Helped Position and Grow Our Business

*I am a founder of an enterprise analytics technology company in which Marcia has been a valued resource for our leadership team during the last two years. Marcia possesses an in-depth knowledge of the analytics field and was **quick to understand our particular product issues and market development needs**. Her expertise and deep network of resources have been tremendously helpful in positioning and growing our business.”*

—Natasha Srulowitz, Founder ThriveMetrics

## “ Great Partner Who Creates Significant Value

*I have known Marcia as a colleague, friend, supervisor, and mentor over the past 17 years. She is one of the most experienced people that I have come across in her ability to take two disparate data points, and extrapolate them out from the “grey” into “black and white,” with high relevance and accuracy. Her level of involvement, and **her ability to ideate around hidden value and trends, and then predict that out over the next few years strategically**, is extremely well received.*

*Marcia is also articulate in laying out the ideation in a structured manner. Some great examples in our past work involved creating robust data-driven frameworks around financial services customer profiles, segmentations, models, optimizations, and stress test simulations, apart from many other qualitative and quantitative works. Numerous industry leading concepts like price management, proactive sales management, etc. in the financial services industry, have all been introduced by her in a world where data was historically viewed as more a “support” than a “strategic enabler.” Her strategic abilities to drive business growth through the lens of data and art have achieved significant recognition for her.*

*Marcia will always be a great partner and will strive to create significant value for her engagements, I sincerely wish her all my very best in her future endeavors.”*

—Rajeev Baphna, Founder, CEO Analyttica

## “ Connects the Dots to Identify Commercial Value

*I had the distinct privilege of working for Marcia Tal from 2005 to 2011. Marcia was the global head of the Analytics function for Citigroup’s consumer banking division. I was the Singapore, and subsequently, Asia Pacific head of that function during this period of time.*

*Marcia has a unique clarity around the discipline of analytics. During her time with Citi, she created a charter for the analytics function that elevated its role and contribution within the organization. To this day, no other global consumer bank has been able to replicate an analytics team that is a primary enabler and partner to the business, with clear co-ownership of P&L outcomes.*

*Marcia is brilliant at connecting the dots and putting her finger on the commercial value of any analytical exercise. **She is thoughtful and provoking, continuously pushing for alternative viewpoints and perspectives, arriving at a thorough understanding of any given problem. She gets under the surface of things to uncover new insights.** She is highly skilled in both Risk and Marketing analytics, giving her a commendable grasp of the risk and reward equation. She is always business-oriented.*

*I congratulate Marcia on her new enterprise to ‘help organizations profit from the hidden value in their own data.’ I would recommend her in a heartbeat!”*

**—Eric Sandosham, Former Managing Director & Regional Head, Decision Management, Citibank Asia Pacific**

## “ Makes a Difference in Every Business Challenge

*It has been a pleasure working with Marcia when she was starting up the Decision Management function at Citi. Marcia is an innovative thought leader that has brought marketing analytics to a different level. As a business leader, she is extremely passionate in finding breakthrough solutions and makes a difference in every business challenge she touches. She challenges the status quo, **surrounds herself with great people, and is a strong developer of talent**, acting as a role model for many.”*

**—Anouk De Blicq, General Manager Human Resources, International and Institutional Banking, Australia and New Zealand Bank**

## “ Brought Tangible Value to Our Engagement

*Marcia has a **natural ability to quickly understand desired outcomes, bringing tangible value to the engagement.** This ability translated to an optimized approach for customer interaction.”*

**—Steve Wellen, VP Client Services & Chief Operating Officer, Domo**

## “ A Visionary in Using Analytics to Improve Business Decisions

*Marcia Tal is a visionary in regards to using information and analytics to improve business decisions. She is able to thoroughly **understand a business’s levers of profitability** and define strategies to ensure optimal setting of those levers.”*

—**Rich Naddy, Managing Director, Citi**

## “ My Top Priority Was Her Top Priority

*I have had the pleasure knowing Marcia for the past 15 years. She has always been a thoughtful strategic leader, with a focus on a deep understanding of business issues and working with clients to deliver the result with the highest impact. Whether she worked through a new liability credit redesign for a large banking portfolio in Germany, or a complete market re-pricing of a cards portfolio in Poland, Marcia always made me feel like my top priority was her top priority. Although she managed a busy global business, she always gave her personal attention to the strategic framework and shared ownership of the outcomes. She is an **unique leader, as she lets those around her shine and the business results speak for themselves.**”*

—**Kahina Van Dyke, Group Head Global Initiatives, MasterCard Worldwide**

## “ Integrates Data Sources to Identify Opportunities

*I met Marcia as I was developing the Center for Pricing and Revenue Management at Columbia. In her role at Citigroup, Marcia was a committed partner to helping Columbia realize its goal of making the Center a leading institution in the research and application of customer analytics to help drive business value.*

*I was impressed with Marcia’s **ability to understand how corporate data resources could be used to improve profitability through the use of business analytics.** Marcia designed models for pricing recommendations and collaborated across CitiGroup to ensure the translation of these models into financial impact. She created a dynamic testing and learning environment for price optimization and managed the financial forecasts and P&L delivery associated with the Pricing discipline. Her capabilities and experience would make her a tremendous resource to any organization that is looking to use external and internal data sources to identify and capture new opportunities.”*

—**Robert Phillips, Founder and Chief Science Officer, Nomis Solutions; Professor of Professional Practice, Columbia University Graduate School of Business**

## “ Harnesses Data to Make Her Vision a Reality

*I've had the pleasure of working with Marcia Tal as a colleague and as a manager numerous times during my nearly 30-year career with Citicorp. Marcia has a **unique ability to recognize patterns in data that are not readily apparent to others and to translate those patterns into actionable earnings** that can drive strategic decisions. As part of Citi's senior team, Marcia was a visionary understanding the value of harnessing data to create profitable business models in the Retail/Consumer Banking Industry. She excelled working within the Citi organization, making her vision a reality.”*

—Lewis Cohen, President, Intelligent Database Marketing, Inc.

## “ Shares Best Practices with Senior Executives

*An industry leader and pioneer in Decision Management, Marcia is sharing her best practices with senior executives from global financial institutions, including the Bank of China. She has an **uncanny ability to convey complex topics to business leaders across languages and cultures**, and to create the “a-ha” moment as leadership realizes the power of Decision Management in transforming their businesses.”*

—Robert Gulick, SVP, Managing Director/Consultant, SourceMedia, Inc.

## “ Analytics Leader Who Drives Business Outcomes

*In the fall of 2012, IIA launched our Banking Analytics Research Council. They wanted a seasoned analytics leader to serve as a lead faculty. Marcia Tal's experience in building the analytics program for Citi made her a good match for our needs. Her **understanding of how organizations can strategically and tactically leverage data and analytics to drive business outcomes** helped us set a research agenda. It gave our clients insight into top-of-mind topics, related to analytic program maturity and application of analytics.”*

—Sarah Gates, Vice President, Research, International Institute for Analytics

## “ Ever-Growing Capability in Data Analytics

*I have known Marcia for the last 12 years. She has been my manager, my coach, and my mentor during most of this time. I have always valued her deep insights around people management and career management. However, more importantly, is her ever-growing capability in the field of data analytics and the growing industry. Marcia is a true practitioner, who has proven across multiple business units on how to drive revenue growth through client information and create value from client engagement.*

*What has always made Marcia stand out, through every analytical engagement I have worked with, starts with asking the same question: “How does this division make money today?” She sets that as a baseline and goes on to ensure that all outcomes relate to the delivery being tied to increasing that revenue contribution. Her analytics capabilities are truly linked to company financials. Her playbook orchestrates workflows and automation across sales, customer success, marketing, product management, and finance teams. Over the years, Marcia has further developed her skills and competencies around unstructured data, web data, and the recent voice to text. She has incorporated these seamlessly into her work, showing the rich information that is being left by clients and how it can be embedded to design products, service platforms, delivery channels, and differentiated pricing.*

*Marcia’s strengths lie in putting a vision, setting strategic goals, developing clear articulated actions, and followed by amazing execution. I have seen this personally, as Marcia was instrumental in developing the vision of Decision Management for Citi, bringing the talent pool together. She set priorities, but more importantly executed them flawlessly. The organization is now global based in over 25 countries today. She saw the value of information much before anyone else.*

*With more than 25-years of experience, Marcia certainly has the skill and experience to do just about anything in the arena of advanced analytics, financial re-engineering, client excellence, and revenue generation.*

*Marcia’s capabilities include multi-tasking, excellent time management, speedy turn-around, advanced creativity, wonderful written and oral communication skills, budget management, campaign management, and execution, and everything you’d expect from a seasoned transformation leader. But **what sets her apart from the rest is her extreme passion for the world of marketing, her inherent empathetic nature that allows her to create value from information.***

*She is a true visionary!”*

**—Sandeep Bhalla, Managing Director, Regional Head – Decision Management, Asia Pacific Consumer Bank**